

Information to identify the case:

Debtor 1	<u>Josefina Burgos De Velez</u>	Social Security number or ITIN	xxx-xx-2950
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	13-22448-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Josefina Burgos De Velez

9/11/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Josefina Burgos De Velez
 Debtor

Case No. 13-22448-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 19

Date Rcvd: Sep 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2018.

db +Josefina Burgos De Velez, 219 Oriental Ave. Apt#2, Atlantic City, NJ 08401-7807
 514319255 +Atlantic County Superior Court, 1201 Bacharach Blvd., Atlantic City, NJ 08401-4526
 514234854 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907
 513986622 +Elizabeth Melendez, 219 Oriental Ave. 3rd Fl, Atlantic City, NJ 08401-7807
 514315055 +Elizabeth Melendez Vega, 219 Oriental Ave. Apt 3, Atlantic City, New Jersey 08401-7807
 513986623 +Jenifer Rhiderhper, 219 Oriental Ave. Apt 1, Atlantic City, NJ 08401-7807
 514265077 +M&T Bank, c/o Alexandra T Garcia, Esq, 216 Haddon Avenue, Suite 303,
 Westmont, NJ 08108-2811
 514810681 +M&T Bank, c/o Alexandra T. Garcia, Esq, McCabe, Weisberg & Conway, PC,
 216 Haddon Avenue, Suite 303, Westmont, NJ 08108-2811
 513986625 +McCabe, Weisberg & Conway PC, 216 Haddon Ave., Suite 303, Westmont, NJ 08108-2811

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 11 2018 23:25:02 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 11 2018 23:24:59 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514266906 +E-mail/Text: bncmail@w-legal.com Sep 11 2018 23:25:13 ALTAIR OH XIII, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 513986619 +EDI: CAPITALONE.COM Sep 12 2018 02:39:00 Cap One, Po Box 30253,
 Salt Lake City, UT 84130-0253
 513986620 +EDI: CAPITALONE.COM Sep 12 2018 02:39:00 Capital One, PO Box 30281,
 Salt Lake City, UT 84130-0281
 513986621 +EDI: PARALONMEDCREDIT Sep 12 2018 02:39:00 Doshi Diagnostics, C/O Medicredit Corp,
 3620 I 70 SE, Ste C, Columbia, MO 65201-6582
 513986624 E-mail/Text: camanagement@mtb.com Sep 11 2018 23:24:32 M&T Bank, Po Box 1288,
 Buffalo, NY 14240-1288
 514863688 EDI: PRA.COM Sep 12 2018 02:38:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541
 514863689 EDI: PRA.COM Sep 12 2018 02:38:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
 513986626 +E-mail/Text: bankruptcydepartment@tsico.com Sep 11 2018 23:25:41 Progressive Insurance,
 C/O NCO Financial Services, PO Box 15636, Wilmington, DE 19850-5636

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 13, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2018 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor M&T Bank NJECFMAIL@mw-c-law.com,
 nj-ecfmail@ecf.courtdrive.com
 Celine P. Derkrikorian on behalf of Creditor M&T Bank njecfmail@mw-c-law.com
 Denise E. Carlon on behalf of Creditor M&T Bank bankruptcynotice@zuckergoldberg.com,
 bkgroup@kmlawgroup.com
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
 Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
 summarymail@standingtrustee.com
 Joshua I. Goldman on behalf of Creditor M&T Bank jgoldman@kmlawgroup.com,
 bkgroup@kmlawgroup.com

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 19

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Kevin Gordon McDonald on behalf of Creditor M&T Bank kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor M&T Bank rsolarz@kmlawgroup.com
Thomas E. Dowey on behalf of Debtor Josefina Burgos De Velez tdesquire@hotmail.com
TOTAL: 9